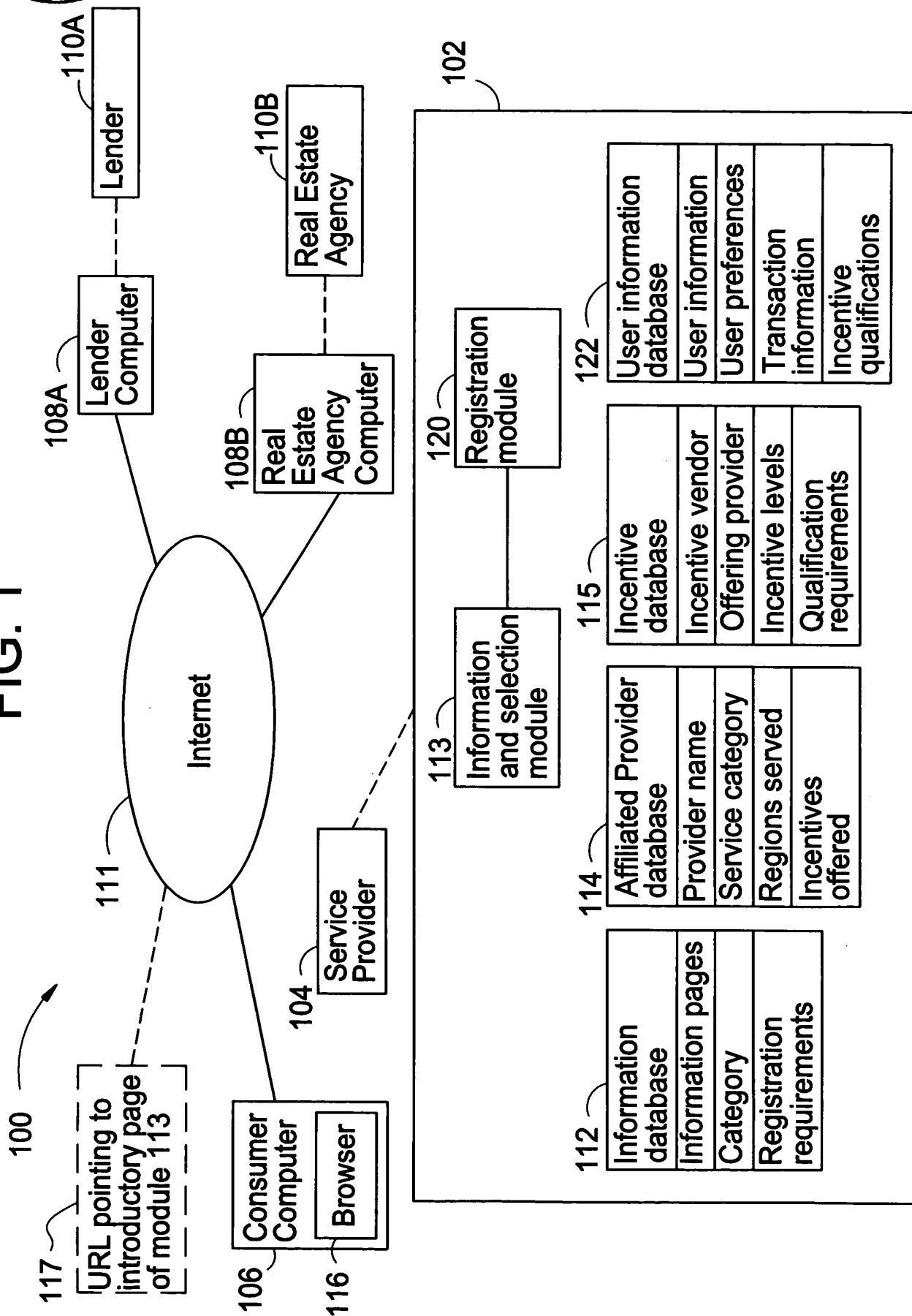




1/13

FIG. 1



# FIG. 2

200

HELPING YOU TO BUY YOUR HOME  
INFORMATION AND SERVICES FOR  
HOMEBUYERS AND HOMEOWNERS

NEW MEMBER   204

RETURNING MEMBER  206  210

USER ID   208

PASSWORD

imagination at work

FAQ CONTACT US 214 Forgot your password? 211

Benefits of MI

Home Owner Basics

Mortgage Process

Interactive Tools

Glossary

Benefits of Mortgage Insurance

Is coming up with the down payment for your new home leaving you feeling stretched? Are you afraid you'll have the new home, but no money left over to furnish it? Or worried about how to cover any unexpected expenses? There's no need to empty your bank account just to move into your new home. An easy answer already exists. It's called mortgage insurance.

Mortgage Insurance provides your lender with the guaranty that, although you are borrowing over 80% of your home's value, your loan is not too risky for approval. It's temporary insurance, lasting only until you're paid your loan down to the 80% loan-to-value level. But it allows you to start enjoying the benefits of homeownership now, rather than later. While you're building the cash to later eliminate the need for MI, you can already be in your home, building equity at the same time.

How does it work? Premiums are based on the percent you borrow of your home's total value. Payments can be covered up-front or are included in your monthly mortgage until you reach an 80% loan-to-value level.

There are many types of mortgage insurance products, allowing you put as little as no money down on your new home. And, if you secure your mortgage insurance as part of GE's HomeBuyerCentral program, you can get a rebate of up to \$500 to help get you started in your new home! Talk with your builder today, and see if mortgage insurance is the answer that gets you into your dream home sooner.

It could be just the answer you're looking for.

222

216

202

**FIG. 3**

200

HELPING YOU TO BUY YOUR HOME  
INFORMATION AND SERVICES FOR  
HOMEBUYERS AND HOMEOWNERS

NEW MEMBER

GO

RETURNING MEMBER

GO

USER ID

PASSWORD

Imagination at work

FAQ

CONTACT US

Forgot your password ?

Find a Mortgage

MI Rebate

Home Buyer Privileges

Update Profile

Update Profile

George

Parker

5112 W. Pleasant St.

Pleasantville

IA

50225

(515)555-3602

test@test.com

DAdams

\*\*\*\*\*

Color of First Car

Black

I prefer not to receive any marketing information

308

302

306

310

Submit

FIG. 4


200

HELPING YOU TO BUY YOUR HOME  
INFORMATION AND SERVICES FOR  
HOMEBUYERS AND HOMEOWNERS

RETURNING MEMBER

NEW MEMBER

GO



Imagination at work

USER ID

PASSWORD

GO

FAQ CONTACT US Forgot your password ?

Home Financing

404

Find a Mortgage

406

MI Rebate

Home Buyer Privileges

Update Profile

402

Find a Mortgage

Up to \$500 Cash Back!

In addition to helping you buy your home with a lower down payment, our program gives you a convenient way to choose mortgage financing through one of our lending partners. Not only that, you get a reward for financing your home through our program! You can choose from gift certificates, discounts, and more, from well known vendors such as those shown here. Just click "Continue" and fill in some additional information about your needs. You will then be taken to a page allowing you to choose from among participating lenders. When you close a loan with a participating lender selected through this program, you qualify for a reward!

408

Anderson General Store

Jack's Appliance

Samantha's Bed, Bath and Kitchen

Joe's Home Electronics

Jane's Home Repair and Improvement

Sally's Home Repair and Improvement

410

412 Continue

FIG. 5

5/13


200

HELPING YOU TO BUY YOUR HOME  
INFORMATION AND SERVICES FOR  
HOMEBUYERS AND HOMEOWNERS

NEW MEMBER

USER ID

PASSWORD

 imagination at work

FAQ

CONTACT US

Forgot your password ?

500

Home Financing

Find a Mortgage

MI Rebate

Home Buyer Privileges

Update Profile

502

Find a Mortgage

Please confirm the below information. Fields in red are required

First Name

Last Name

New Address

City

State

Zip

Choice Incentive

Est. Closing Date

508

Anderson General Store

Jack's Appliance

Samantha's Bed, Bath and Kitchen

Jane's Home Repair and Improvement

Sally's Home Repair and Improvement

Joe's Home Electronics

510

Submit

FIG. 6

200


HELPING YOU TO BUY YOUR HOME  
INFORMATION AND SERVICES FOR  
HOMEBUYERS AND HOMEOWNERS

NEW MEMBER

RETURNING MEMBER

USER ID

PASSWORD

 imagination at work

FAQ

Forgot your password ?

602

Find a Mortgage

MI Rebate

Home Buyer Privileges

Update Profile

Lender Offer

604

Tony's Mortgage  
1-888-555-1111

Artie's Mortgage  
1-888-555-2222

Silvio's Mortgage  
1-888-555-3333

Paulie's Mortgage  
1-888-555-4444

Chris's Mortgage  
1-888-555-5555

Meadow's Mortgage  
1-888-555-6666

Hunter's Mortgage  
1-888-555-7777

Noel's Mortgage  
1-888-555-8888

Ralph's Mortgage  
1-888-555-9999

Johnny's Mortgage  
1-888-555-5145

606

**FIG. 7**


<b>HELPING YOU TO BUY YOUR HOME INFORMATION AND SERVICES FOR HOMEBUYERS AND HOMEOWNERS</b>		NEW MEMBER <input type="checkbox"/> <b>GO</b>		 Imagination at work																												
		<b>RETURNING MEMBER</b>	USER ID <input type="text"/>																													
		PASSWORD <input type="password"/>	<b>GO</b>																													
<b>FAQ</b> <b>CONTACT US</b> <b>Update Profile</b>		<b>Forgot your password ?</b>																														
<a href="#">Find a Mortgage</a> <a href="#">MI Rebate</a> <a href="#">Home Buyer Privileges</a> <a href="#">Update Profile</a>		<div style="float: right;">702</div> <table border="1"> <tr> <td>First Name</td> <td>George</td> <td>Username</td> <td>DAdams</td> </tr> <tr> <td>Last Name</td> <td>Parker</td> <td>Password</td> <td>*****</td> </tr> <tr> <td>Address</td> <td>5112 W. Pleasant St.</td> <td>Challenge Question</td> <td>Color of First Car ▼</td> </tr> <tr> <td>City</td> <td>Pleasantville</td> <td>Challenge Answer</td> <td>Black</td> </tr> <tr> <td>State</td> <td>IA Zip 50225</td> <td>Commitment Number</td> <td><input type="text"/></td> </tr> <tr> <td>Phone</td> <td>(515)555-3602</td> <td>Lender Name</td> <td>Artie's Mortgage</td> </tr> <tr> <td>Email</td> <td>test@test.com</td> <td>Incentive Level</td> <td>\$500</td> </tr> </table> <div style="clear: both;"></div> <div style="float: right; margin-top: -10px;">704</div>			First Name	George	Username	DAdams	Last Name	Parker	Password	*****	Address	5112 W. Pleasant St.	Challenge Question	Color of First Car ▼	City	Pleasantville	Challenge Answer	Black	State	IA Zip 50225	Commitment Number	<input type="text"/>	Phone	(515)555-3602	Lender Name	Artie's Mortgage	Email	test@test.com	Incentive Level	\$500
First Name	George	Username	DAdams																													
Last Name	Parker	Password	*****																													
Address	5112 W. Pleasant St.	Challenge Question	Color of First Car ▼																													
City	Pleasantville	Challenge Answer	Black																													
State	IA Zip 50225	Commitment Number	<input type="text"/>																													
Phone	(515)555-3602	Lender Name	Artie's Mortgage																													
Email	test@test.com	Incentive Level	\$500																													
<div style="float: right;">706</div> <table border="1"> <tr> <td>Purchase Price</td> <td>\$250,000</td> <td rowspan="4"> <input type="checkbox"/> I prefer not to receive any marketing information           </td> </tr> <tr> <td>Loan Amount</td> <td>\$225,000</td> </tr> <tr> <td>Est. Closing Date</td> <td>June 3, 2005</td> </tr> <tr> <td>Choice Incentive</td> <td>Jack's Gift Card ▼</td> </tr> </table> <div style="clear: both;"></div> <div style="float: right; margin-top: -10px;">708</div>		Purchase Price	\$250,000	<input type="checkbox"/> I prefer not to receive any marketing information	Loan Amount	\$225,000	Est. Closing Date	June 3, 2005	Choice Incentive	Jack's Gift Card ▼	<div style="float: right;">710 ~ Submit</div>																					
Purchase Price	\$250,000	<input type="checkbox"/> I prefer not to receive any marketing information																														
Loan Amount	\$225,000																															
Est. Closing Date	June 3, 2005																															
Choice Incentive	Jack's Gift Card ▼																															

FIG. 8

HELPING YOU TO BUY YOUR HOME  
INFORMATION AND SERVICES FOR  
HOMEBUYERS AND HOMEOWNERS

NEW MEMBER

GO

RETURNING MEMBER

USER ID

PASSWORD

GO

Imagination at work

FAQ

CONTACT US

Forgot your password ?

MI Rebate Certificate

This is to certify that George Parker, who lives at 5117 W. Pleasant Street, Pleasantville,  
Iowa, 50255, is entitled to a gift card worth up to \$500 from Jack's

NEXT STEPS:

Step 1 - Print this rebate certificate and take with you to closing

Step 2 ☐ Ask your lender for your GE MI Commitment Number (record on your certificate)

Step 3 ☐ Please come back and complete the information below to redeem your Gift Card

Where do I get my GE MI Commitment?

Click here to see an example of a GE MI Commitment Certificate

GE MI Commitment #

3214234234

808

Lender Name

Artie's Mortgage

810

Choice Incentive

Jack's Gift Card

812

Loan Amount

\$234,000

Incentive Level

\$500

802

806

814

Continue







# FIG. 11

200

HELPING YOU TO BUY YOUR HOME  
INFORMATION AND SERVICES FOR  
HOMEBUYERS AND HOMEOWNERS

NEW MEMBER

ENTER CODE FROM TOUR BUILDER

RETURNING MEMBER

GO

imagination at work

USER ID

PASSWORD

GO

FAQ

CONTACT US

Forgot your password ?

Interactive Tools

Benefits of MI

Home Owner Basics

Mortgage Process

Interactive Tools

Glossary

1102

1104

Since buying a home is one of the most important financial decisions you may ever make, we've provided easy-to-use calculators to help you evaluate your financial situation and make an informed decision.

Select the following calculators -

Benefits of Mortgage Insurance

Mortgage Cancellation

1106

1108

To see more calculators, please [click here](#) to take advantage of the many more calculators we provide.

• Am I better off renting?

• What home can I afford?

• How much can I borrow?

• Which mortgage insurance product is best for me?

• How much will my payments be?

• What is better: Fixed or adjustable?

11/13

FIG. 12

HELPING YOU TO BUY YOUR HOME  
INFORMATION AND SERVICES FOR  
HOMEBUYERS AND HOMEOWNERS

NEW MEMBER

ENTER CODE FROM TOUR BUILDER  
RETURNING MEMBER

USER ID   imagination at work

PASSWORD

Forgot your password ?

FAQ  CONTACT US

Benefits of MI  
Home Owner Basics  
Mortgage Process  
Interactive Tools  
Glossary

Glossary

Homebuyer Resources

Mortgage Glossary

Need help understanding a mortgage term? Just enter a word or phrase below and click the Search button, or click a letter below for an alphabetized listing.

Search

A | B | C | D | E | F | G | H | I | J | K | L | M | N | O | P | Q | R | S | T | U | V | W | X | Y | Z

A.

acceptance

The act of accepting an offer to enter into a contract. Acceptance is binding and legal when both parties agree to the initial terms or after both parties have accepted all counter offers.

additional principal payment

A payment by a borrower of more than the scheduled principal amount due in order to reduce the remaining balance on the loan.

FIG. 13

